



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)
WINEGAR, WILHELM, GLYNN & ROEMERSMA, P.C.
Scott M. Wilhelm, Esq.
305 Roseberry Street
P.O. Box 800
Phillipsburg, New Jersey 08865
Telephone: (908) 454-3200
Facsimile: (908) 454-3322
wilhelms@wwgrrlaw.com
Attorneys for Debtors

Order Filed on January 26, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
NEIL HOCH and GISELLE HOCH,

Debtors

Case No.: 17-17112-MBK

Chapter: 13

Hearing Date: 2/10/2021 @ 9:00 AM

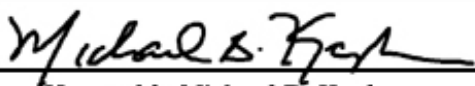
Judge: Michael B. Kaplan

ORDER GRANTING MOTION TO APPROVE LOAN MODIFICATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through two (2) is **ORDERED**.

[Leave the rest of this page blank]

DATED: January 26, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

The Court having reviewed the movants' Motion to Approve Loan Modification Agreement, and any related responses or objections, it is hereby

ORDERED that:

1. Debtors' Motion is granted and the proposed Loan Modification Agreement between the Debtors and Wells Fargo Bank, N.A., is approved in the form set forth in exhibit "A" of Debtors' motion.
2. Debtors' counsel shall cause a copy of this Order to be served upon all Interested Parties forthwith.

In re:
Neil Hoch
Giselle Hoch
Debtors

Case No. 17-17112-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 26, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Neil Hoch, Giselle Hoch, 215 Natalie Drive, Phillipsburg, NJ 08865-3555

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Nicole Marie Savage	on behalf of Creditor Wells Fargo Bank N.A. nicole.savage@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Scott M. Wilhelm	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jan 26, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Joint Debtor Giselle Hoch kathleenc@wwgrlaw.com G27019@notify.cincompass.com

Scott M. Wilhelm

on behalf of Debtor Neil Hoch kathleenc@wwgrlaw.com G27019@notify.cincompass.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers

on behalf of Creditor WELLS FARGO BANK N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 11